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B1 (Official Form	n 1)(1/08)							90 - 0.	. •				
United States Bankruptcy ( Northern District of Illinoi										Vo	luntary	Petition	
	Name of Debtor (if individual, enter Last, First, Middle):  Johnson, Darrell L II							Name of Joint Debtor (Spouse) (Last, First, Middle):  Johnson, Teneshia B					
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						(inclu	de married,	used by the maiden, and	trade names		8 years		
Last four digits or (if more than one, s	state all)					Complete E	(if mo	e than one, s	tate all)		1 7	, ,	o./Complete EIN
Street Address of 1424 E 65th Chicago, IL	#13	No. and S	Street, City,	and State)	_	ZIP Code	14 Ch	Address of 24 E 65th licago, IL	_	(No. and St	reet, City,	and State):	ZIP Code
County of Reside	ence or of	the Princ	cipal Place o	of Business		60637	Coun	•	ence or of the	Principal Pl	ace of Bus	iness:	60637
Mailing Address	of Debtor	(if differ	rent from str	reet addres	s):			ng Address	of Joint Deb	tor (if differe	nt from str	eet address):	
					Г	ZIP Code							ZIP Code
Location of Princ (if different from				r			•						1
	Type of De					of Business			•	of Bankruj			ch
(Form of Organization) (Check one box)  ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP) □ Partnership			☐ Sing in 1 ☐ Rail ☐ Stoo	Ith Care Bu le Asset Ro 1 U.S.C. §	eal Estate as 101 (51B)	s defined	Chapt Chapt Chapt Chapt Chapt Chapt	er 7 er 9 er 11 er 12	of □ C	hapter 15 I a Foreign hapter 15 I	e one box) Petition for R Main Procect Petition for R Nonmain Pr	eding Recognition	
Other (If debtor is not one of the above entities, check this box and state type of entity below.)			□ Othe	Tax-Exe (Check box tor is a tax- er Title 26 o	mpt Entity , if applicabl exempt org of the Unite	e) anization d States	defined	are primarily co I in 11 U.S.C. sed by an indiv onal, family, or	(Checonsumer debts § 101(8) as idual primarily	for	☐ Debts	s are primarily less debts.	
	1	Filing F	ee (Check o		e (the filter	nai Revenu		•		Chapter 11	<u> </u>		
Full Filing Fe Filing Fee to attach signed is unable to p Filing Fee wa attach signed	be paid in applicatio bay fee exc	installmen for the ept in installment in installmen	ents (applic court's con stallments. I	able to ind sideration Rule 1006 chapter 7 in	certifying to (b). See Offi adividuals of	hat the debicial Form 3A only). Must	Check	Debtor is c if: Debtor's a to insiders c all applica A plan is Acceptance	a small busin not a small b aggregate not s or affiliates)	ness debtor as pusiness debtor neontingent l ) are less that with this petition were solicit	s defined in or as defined iquidated on \$2,190,00 ion.	debts (exclude)00.	.C. § 101(51D). ling debts owed
Statistical/Admir Debtor estima Debtor estima there will be a	ates that fu ates that, a	nds will fter any	be available exempt proj	perty is ex	cluded and	administrat		es paid,		THIS	S SPACE IS	FOR COURT	USE ONLY
Estimated Number	)- 10	-	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
	0,001 to \$1	00,001 to 500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion					
Estimated Liabilit  So to \$50,000 \$10	0,001 to \$1	00,001 to 500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion					

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Page 2 Name of Debtor(s): Voluntary Petition Johnson, Darrell L II Johnson, Teneshia B (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Terrance S. Leeders August 22, 2008 Signature of Attorney for Debtor(s) (Date) Terrance S. Leeders 6244638 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Page 3 of 46 Document B1 (Official Form 1)(1/08)

### **Voluntary Petition**

(This page must be completed and filed in every case)

### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### X /s/ Darrell L Johnson, II

Signature of Debtor Darrell L Johnson, II

### X /s/ Teneshia B Johnson

Signature of Joint Debtor Teneshia B Johnson

Telephone Number (If not represented by attorney)

#### August 22, 2008

Date

### Signature of Attorney\*

### X /s/ Terrance S. Leeders

Signature of Attorney for Debtor(s)

#### Terrance S. Leeders 6244638

Printed Name of Attorney for Debtor(s)

### Leeders & Associates, Ltd.

Firm Name

20 E. Jackson Blvd. Suite 850 Chicago, IL 60604

Address

### 312-427-7400 Fax: 312-427-0620

Telephone Number

### August 22, 2008

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Johnson, Darrell L II Johnson, Teneshia B

- $\square$  I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

7	v
- 2	٩
_	

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

•	7	

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

# **United States Bankruptcy Court Northern District of Illinois**

In re T	Teneshia B Johnson		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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### Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Darrell L Johnson, II
	Darrell L Johnson, II
Date: August 22, 2008	

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Official Form 1, Exhibit D (10/06)

### **United States Bankruptcy Court Northern District of Illinois**

In re	Darrell L Johnson, II Teneshia B Johnson		Case No.	
		Debtor(s)	Chapter	7

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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### Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Teneshia B Johnson	
	Teneshia B Johnson	
Date: August 22, 2008		

requirement of 11 U.S.C. § 109(h) does not apply in this district.

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B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Darrell L Johnson, II,		Case No.	
	Teneshia B Johnson			
•		Debtors	Chapter	7
			•	

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	118,000.00		
B - Personal Property	Yes	3	18,202.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		125,538.50	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		31,786.78	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		52,752.93	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			5,173.22
J - Current Expenditures of Individual Debtor(s)	Yes	2			5,148.87
Total Number of Sheets of ALL Schedu	ıles	20			
	T	otal Assets	136,202.00		
			Total Liabilities	210,078.21	

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Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Darrell L Johnson, II,		Case No.	
	Teneshia B Johnson			
_		Debtors	Chapter	7

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C.  $\S$  159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	31,786.78
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	10,903.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	42,689.78

### State the following:

Average Income (from Schedule I, Line 16)	5,173.22
Average Expenses (from Schedule J, Line 18)	5,148.87
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	6,169.46

### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	31,786.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.78
4. Total from Schedule F		52,752.93
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		52,753.71

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B6A (Official Form 6A) (12/07)

In re	Darrell L Johnson, II,	Case No
	Teneshia B Johnson	

Debtors

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Real Estate located at 400 Park Ave #514, Calumet City, IL -will surrender	Fee simple	J	118,000.00	112,651.25
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > 118,000.00 (Total of this page)

118,000.00 Total >

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B6B (Official Form 6B) (12/07)

In re	Darrell L Johnson, II,	Case No.
	Teneshia B Johnson	

**Debtors** 

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or		Checking account with Bank of America	-	0.00
	shares in banks, savings and loan, thrift, building and loan, and		Savings account with Chase	-	127.00
	homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account with Chase	J	300.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.		Miscellaneous Household Goods	-	1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Miscellaneous books, cd's, videos	-	200.00
6.	Wearing apparel.		Clothing	-	1,000.00
7.	Furs and jewelry.		Miscellaneous costume jewelry	-	200.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.			Term Life Insurance, no cash surrender value	-	0.00
	Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance, no cash surrender value thru employer	Н	0.00
10.	Annuities. Itemize and name each issuer.	X			

Sub-Total > 2,827.00 (Total of this page)

**<sup>2</sup>** continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Darrell L Johnson, II,	Case
	Teneshia B Johnson	

### Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or	4	101k, through employer	Н	1,000.00
	other pension or profit sharing plans. Give particulars.	4	401(k) plan through employer	w	500.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota	al > 1,500.00
			(To	otal of this page)	

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Darrell L Johnson, II,
	Teneshia B Johnson

Case No.		

### Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	200	4 Chevy Trailblazer Lien held by Drive	J	13,875.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

13,875.00

Total >

18,202.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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**B6C** (Official Form 6C) (12/07)

In re	Darrell L Johnson, II,	Case No
	Teneshia B Johnson	

Debtors

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
Check one box)	\$136,875.
- 44 77 6 6 0 78 6 7 1 (4)	

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, C Savings account with Chase	Certificates of Deposit 735 ILCS 5/12-1001(b)	127.00	127.00
Savings account with Chase	733 IEC3 3/12-1001(b)	127.00	127.00
Checking account with Chase	735 ILCS 5/12-1001(b)	300.00	300.00
Household Goods and Furnishings Miscellaneous Household Goods	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
Books, Pictures and Other Art Objects; Collectible Miscellaneous books, cd's, videos	<u>s</u> 735 ILCS 5/12-1001(b)	200.00	200.00
Wearing Apparel Clothing	735 ILCS 5/12-1001(a)	100%	1,000.00
<u>Furs and Jewelry</u> Miscellaneous costume jewelry	735 ILCS 5/12-1001(b)	200.00	200.00
Interests in IRA, ERISA, Keogh, or Other Pension of			
401k, through employer	735 ILCS 5/12-1006	100%	1,000.00
401(k) plan through employer	735 ILCS 5/12-1006	500.00	500.00
Automobiles, Trucks, Trailers, and Other Vehicles 2004 Chevy Trailblazer Lien held by Drive	735 ILCS 5/12-1001(c)	2,400.00	13,875.00

Total: 6,727.00 18,202.00

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B6D (Official Form 6D) (12/07)

In re	Darrell L Johnson, II,
	Teneshia B Johnson

Debtors

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H <sub>U</sub>	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	CONTINGENT	UNLIQUIDAT	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 29-24-100-022-1157			2007	T	ΙE			
Cook County Collector 118 N. Clark Street, Room 112 Legal Dept. Chicago, IL 60602		J	Real Estate Taxes  Real Estate located at 400 Park Ave #514, Calumet City, IL -will surrender		D			
	┡	_	Value \$ 118,000.00	_			1,500.00	0.00
Account No. 1GNDT135842199943  Drive Financial 8585 N. Stemmons Frwy, Ste. 800  Dallas, TX 75247		J	2008 Purchase Money Security 2004 Chevy Trailblazer Lien held by Drive					
			Value \$ 13,875.00	1			12,887.25	0.00
Account No. 7442123022  Homecome Fin 2711 N Haskell Suite 1000 Dallas, TX 75204		н	Opened 9/01/06 Last Active 2/28/07  Mortgage  Real Estate located at 400 Park Ave #514, Calumet City, IL -will surrender  Value \$ 118,000.00				107,955.00	0.00
Account No. <b>00P400051301</b>	t	T	2007				101,000.00	0.00
Park of River Oaks c/o Wolin-Levin 1740 E 55th St Chicago, IL 60615		J	assessments  Real Estate located at 400 Park Ave #514, Calumet City, IL -will surrender					
			Value \$ 118,000.00	1			3,196.25	0.00
O continuation sheets attached Subtotal (Total of this page)							125,538.50	0.00
			(Report on Summary of So		ota lule		125,538.50	0.00

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B6E (Official Form 6E) (12/07)

In re	Darrell L Johnson, II,	Case No.	
	Teneshia B Johnson		
-		Debtors ,	

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed" (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.  Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.  Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. $\S$ 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (12/07) - Cont.

In re	Darrell L Johnson, II,	Case No	
	Teneshia B Johnson		

Debtors

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY CODEBTOR Husband, Wife, Joint, or Community UNLIQUIDATED AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CONTINGENT CREDITOR'S NAME, AND MAILING ADDRESS SPUTED Н **AMOUNT** DATE CLAIM WAS INCURRED INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C AND ACCOUNT NUMBER (See instructions.) Account No. 351-70-1405 2005 tax debt Illinois Dept of Revenue 0.00 101 W. Jefferson St Springfield, IL 62794 J 100.00 100.00 Account No. 351-70-1405 2006 tax debt Illinois Dept of Revenue 0.00 101 W. Jefferson St Springfield, IL 62794 J 100.00 100.00 Account No. 351-70-1405 2002, 2003, 2005 tax debt IRS - 7 N. Dist. of Illinois 0.78 **Latitia Simmons** 230 S. Dearborn Stop 5014CHI Chicago, IL 60604 30,762.78 30,762.00 Account No. 351-70-1405 2006-2007 tax debt IRS - 7 N. Dist. of Illinois 0.00 **Latitia Simmons** 230 S. Dearborn Stop 5014CHI J Chicago, IL 60604 824.00 824.00 Account No. Subtotal 0.78 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) 31,786.00 Schedule of Creditors Holding Unsecured Priority Claims 31,786.78 0.78 (Report on Summary of Schedules) 31,786.78 31,786.00

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B6F (Official Form 6F) (12/07)

In re	Darrell L Johnson, II,		Case No.	
	Teneshia B Johnson			
_		Debtors	_,	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE,	C O D E B T	H H W		O N T	U N	DISPUTE	
AND ACCOUNT NUMBER (See instructions above.)	T O R	C	IS SUBJECT TO SETOFF, SO STATE.		1 D	TED	AMOUNT OF CLAIM
Account No. 5181870005014945			Opened 4/13/07 Last Active 5/14/07 CreditCard	Ť	I A T E D	,	
Aspen/fb&t 6 Concourse Pkwy Ne Fl 2 Atlanta, GA 30328		W					
Account No. 7087301789154		<u> </u>	2007	+			615.00
AT&T PO Box 8212 Aurora, IL 60572-8212		J	Utility				
							247.43
Account No. 75263774  Bay Area Credit Servic 97 E Brokaw Rd Suite 240 San Jose, CA 95112		W	Opened 3/29/07 Collection T-Mobile				
							1,648.00
Account No. 15-9723480  CCA PO Box 806 Norwell, MA 02061-0806		J	2008 Notice Only				0.00
<b>6</b> continuation sheets attached		<u> </u>	[ (Tota	Sul of this			2,510.43

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B6F (Official Form 6F) (12/07) - Cont.

In re	Darrell L Johnson, II,	Case No
	Teneshia B Johnson	

### Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	Τ.		about Mills Joint on Occasionality	La		15	1
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDATE	DISPUTED	AMOUNT OF CLAIM
Account No. 976492976492			Opened 1/01/03 Last Active 10/01/07	Т	T E		
Cda/pontiac 415 E Main Pob 213 Streator, IL 61364		w	Collection Med1 02 Trinity National Emergency S		D		313.00
Account No. xxxxx405	t		2007				
City of Chicago Bureau of Parking 333 S. State Street, Room 540 Chicago, IL 60604		J	tickets/fines				
							1,200.00
Account No. xxxx405  City of Dekalb 200 S 4th St Dekalb, IL 60115		J	2007 tickets/fines				200.00
Account No. <b>12553301</b>	t		Opened 11/01/05 Last Active 5/01/06			$\vdash$	
Collect Sys 8 South Michigan Suite 618 Chicago, IL 60603		w	Med1 Trinity Hospital				387.00
Account No. <b>14256936</b>	+		Opened 6/01/07 Last Active 9/01/07	$\vdash$		$\vdash$	
Collection Po Box 9136 Needham, MA 02494		w	10 Us Cellular				1,959.00
Sheet no. 1 of 6 sheets attached to Schedule of	1			Sub	ota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				4,059.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Darrell L Johnson, II,	Case No.
	Teneshia B Johnson	

### Debtors

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	10	l	ahand Wife Island as Community	16		15	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.			טו	AMOUNT OF CLAIM
Account No. <b>55737</b>			Opened 10/01/03 Last Active 7/10/04 ChargeAccount	٦	I A		
Credit First Bk-16 Credit Operations Po Box 81410 Cleveland, OH 44181		Н					671.00
Account No. <b>1360367683</b>	┢		Opened 12/22/06 Last Active 3/01/07	+	+	╁	671.00
Credit Protect Assoc. Po Box 802068 Dallas, TX 75380		н	Collection Comcast				
	L				╽		263.00
Account No. 662598648  Credit Protect Assoc. Po Box 802068 Dallas, TX 75380		н	Opened 3/12/02 Last Active 6/01/06 Collection Hollywood Video				67.00
Account No. <b>517800728270</b>	r		Opened 6/01/04 Last Active 8/01/05		$\dagger$	+	
First Premier Bank Attn: Correspondence Dept. Po Box 5524 Sioux Falls, SD 57117		Н	CreditCard				485.00
Account No. <b>30377327</b>	$\dagger$		Opened 1/31/02 Last Active 8/23/07	+	t		
Ford Motor Credit Corporation Ford Credit Nat'l Bankruptcy Center Po Box 537901 Livonia, MI 48153	x	J	Deficiency on Repossessed vehicle				2,295.00
Sheet no. <b>2</b> of <b>6</b> sheets attached to Schedule of			<u> </u>	Sul	otot	al	
Creditors Holding Unsecured Nonpriority Claims			(Total	of this	pa	ge)	3,781.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Darrell L Johnson, II,	Case No.
	Teneshia B Johnson	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CDEDITODIS NAME	С	Н	usband, Wife, Joint, or Community	C	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS BIGURDED AND	ONTINGEN	LIQUID	I S P U T F	AMOUNT OF CLAIM
Account No. <b>G002ITT0100190894</b>			Opened 12/16/04 Last Active 11/01/07 Collection Itt Technical Institute	Т	T E D		
Greentree & Associates Po Box 3559 Escondido, CA 92033		н					5,604.00
Account No. <b>89727601</b>	+		Opened 12/01/05 Last Active 8/01/07 Deficiency on Repossessed vehicle	+			5,5555
Hertg Accpt 1420 S Michigan South Bend, IN 46556		w					
							6,427.00
Account No. 5489555118127838  HSBC Nv/GM Card Hsbc Card Srvs Attn: Bankruptcy Po Box 5213 Carol Stream, IL 60197		Н	Opened 10/26/06 Last Active 10/22/07 CreditCard				295.00
Account No. 6083797  Illinois Collection Se 8231 185th St Ste 100 Tinley Park, IL 60487		w	Opened 6/02/03 Collection Midwest Neoped Associates Ltd				202.00
Account No. 6081748  Illinois Collection Se 8231 185th St Ste 100 Tinley Park, IL 60487		w	Opened 6/02/03 Collection Midwest Neoped Associates Ltd				293.00
Sheet no. <b>3</b> of <b>6</b> sheets attached to Schedule of				Sub	tots	1	265.00
Creditors Holding Unsecured Nonpriority Claims			(Total o				12,884.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Darrell L Johnson, II,	Case No.
	Teneshia B Johnson	

### Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CDEDITOD'S NAME	Ç	Hu	sband, Wife, Joint, or Community		Ç	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAII IS SUBJECT TO SETOFF, SO STATE.	М	OOZH _ ZG   Z	UZ LLQULDA		AMOUNT OF CLAIM
Account No. xxx405			2007		Ť	A T E		
ISAC 1755 Lake Cook Rd Deerfield, IL 60015-5209		J	notice only	_		ם		0.00
Account No. <b>6313481</b>			Opened 7/16/07					
Mrsi 2250 E Devon Ave Ste 352 Des Plaines, IL 60018		w	Collection Trinity Hospital					
								393.00
Account No. 07-M1-714966, 07-M1-708583  Park of River Oaks c/o Wolin-Levin 1740 E 55th St Chicago, IL 60615		J	2007 judgments					0.00
Account No. 8233  Penland Hartwell 38th FI One North Lasalle St Chicago, IL 60602		J	2007 fees					
								129.50
Account No. 68878077701  Regional Acceptance Co 765 Ela R D Suite 205  Lake Zurich, IL 60004		Н	Opened 8/26/06 Last Active 8/16/07 Deficiency on Repossessed vehicle					20,137.00
Sheet no. 4 of 6 sheets attached to Schedule of						ota		20,659.50
Creditors Holding Unsecured Nonpriority Claims			(Tota	al of th	is į	pag	e)	==,,,,,,,,

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B6F (Official Form 6F) (12/07) - Cont.

In re	Darrell L Johnson, II,	Case No
	Teneshia B Johnson	

### Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CDEDITOR'S NAME	Ç	Hu	sband, Wife, Joint, or Community			D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAI IS SUBJECT TO SETOFF, SO STATE.	M I		I SPUTED	AMOUNT OF CLAIM
Account No. 6857901	1		Opened 5/01/01 Last Active 8/01/03 City Of Calumet City	Ť	:   T		
Rmi/mcsi 3348 Ridge Rd 3 Lansing, IL 60438		н	only of outdiment only				250.00
Account No. <b>7296101</b>	+		Opened 6/01/02 Last Active 8/01/03 Village Of Orland Park		<u> </u>	<u> </u>	250.00
Rmi/mcsi 3348 Ridge Rd 3 Lansing, IL 60438		н					
							250.00
Account No. 94628  Rmi/Mcsi Po Box 666 Lansing, IL 60438		J	Opened 9/01/06 Last Active 10/01/07 Med1 Calumet Dermatology Assoc				56.00
Account No. 6055032  State Collection Servi Attn: Bankruptcy Po Box 6250 Madison, WI 53716		w	Opened 4/03/06 Last Active 10/01/07 Collection Acl Laboratories				
Account No. 5259830018833613  Tribute/fbofd 6 Concourse Pkwy Ne Fl 2 Atlanta, GA 30328		н	Opened 5/09/07 Last Active 7/31/07 CreditCard				204.00
							698.00
Sheet no. <b>_5</b> of <b>_6</b> sheets attached to Schedule o Creditors Holding Unsecured Nonpriority Claims	f	•	, and the second	Sul al of this			1,458.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Darrell L Johnson, II,	Case No	
	Teneshia B Johnson		

### Debtors

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	ľ	D I S P U T E D	AMOUNT OF CLAIM
Account No. 5398607017167454			Opened 8/29/07 Last Active 7/01/05	٦т	A T E D		
Unifund 10625 Techwoods Circle Cincinnati, OH 45242		w	FactoringCompanyAccount Auc Platinum		D		1,507.00
Account No. 4093906611	t	H	Opened 10/30/06	1			
Us Dept Of Education Po Box 5609 Greenville, TX 75403		w	Educational				
							5,299.00
Account No. 19436494  West Asset Management Po Box 2308 Sherman, TX 75091		w	Opened 2/02/07 Last Active 5/01/07 Collection At T				
							FF 00
Account No. <b>50419285504192857</b>			Opened 12/01/00 Last Active 7/23/06 ChargeAccount				55.00
WFNNB / Express			_				
Po Box 3427		w					
Columbus, OH 43218							
							540.00
Account No.	1						
Sheet no. 6 of 6 sheets attached to Schedule of				Sub	tota	1	7 404 00
Creditors Holding Unsecured Nonpriority Claims	ling Unsecured Nonpriority Claims (Total of this page) 7,401.00						
				7	ota	ıl	
			(Report on Summary of S	chec	lule	es)	52,752.93

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B6G (Official Form 6G) (12/07)

In re	Darrell L Johnson, II,	Case No
	Teneshia R. Johnson	

Debtors

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 08-22073 Doc 1 Filed 08/22/08 Entered 08/22/08 11:11:32 Desc Main Document Page 26 of 46

B6H (Official Form 6H) (12/07)

In re	Darrell L Johnson, II,	Case No
	Teneshia B. Johnson	

Debtors

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Patricia Brass 7542 S Harvard Chicago, IL 60620 Ford Motor Credit Corporation Ford Credit Nat'l Bankruptcy Center Po Box 537901 Livonia, MI 48153 Case 08-22073 Doc 1 Filed 08/22/08 Entered 08/22/08 11:11:32 Desc Main Document Page 27 of 46

**B6I (Official Form 6I) (12/07)** 

	Darrell L Johnson, II			
In re	Teneshia B Johnson		Case No.	
		Debtor(s)	·	

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDEN'	TS OF DEBTOR AND SE	POUSE		
Married	RELATIONSHIP(S): Daughter Son	AGE(S): 1 6			
Employment:	DEBTOR		SPOUSE		
Occupation	Customer Service	sales			
Name of Employer	Innerpac	Nordstroms			
How long employed	2 years	2 1/2 years			
Address of Employer	1942 S. Laramie Chicago, IL 60639				
INCOME: (Estimate of average	ge or projected monthly income at time case filed)		DEBTOR		SPOUSE
1. Monthly gross wages, salary	, and commissions (Prorate if not paid monthly)	\$	3,074.90	\$	3,439.52
2. Estimate monthly overtime		\$	0.00	\$	0.00
3. SUBTOTAL		\$	3,074.90	\$	3,439.52
4. LESS PAYROLL DEDUCT					
<ul> <li>a. Payroll taxes and socia</li> </ul>	l security	\$	445.14	\$	592.46
b. Insurance		\$	220.36	\$	83.24
c. Union dues		\$_	0.00	\$	0.00
d. Other (Specify):			0.00	\$	0.00
			0.00	\$	0.00
5. SUBTOTAL OF PAYROLI	DEDUCTIONS	\$	665.50	\$	675.70
6. TOTAL NET MONTHLY T	AKE HOME PAY	\$	2,409.40	\$	2,763.82
	ion of business or profession or farm (Attach detailed s	statement) \$	0.00	\$	0.00
8. Income from real property		\$	0.00	\$	0.00
9. Interest and dividends		\$	0.00	\$	0.00
dependents listed above	upport payments payable to the debtor for the debtor's	use or that of \$	0.00	\$	0.00
11. Social security or governm (Specify):	ent assistance	\$	0.00	\$	0.00
		\$	0.00	\$	0.00
12. Pension or retirement incom	ne	\$	0.00	\$	0.00
13. Other monthly income					
(Specify):			0.00	\$	0.00
		\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7	THROUGH 13	\$	0.00	\$	0.00
15. AVERAGE MONTHLY II	NCOME (Add amounts shown on lines 6 and 14)	\$	2,409.40	\$	2,763.82
16. COMBINED AVERAGE I	ine 15)	\$	5,173.	.22	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

	Darrell L Johnson, II			
In re	Teneshia B Johnson		Case No.	
		Debtor(s)	•	

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case

filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate expenses calculated on this form may differ from the deductions from income allowed on Form 22A or		e monuny
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Compexpenditures labeled "Spouse."	olete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,200.00
a. Are real estate taxes included? Yes No _X		
b. Is property insurance included? Yes No _X		
2. Utilities: a. Electricity and heating fuel	\$	220.00
b. Water and sewer	\$	50.00
c. Telephone	\$	90.00
d. Other See Detailed Expense Attachment	\$	270.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	550.00
5. Clothing	\$	200.00
6. Laundry and dry cleaning	\$	80.00
7. Medical and dental expenses	\$	50.00
8. Transportation (not including car payments)	\$	280.00 100.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	110.00
<ul><li>10. Charitable contributions</li><li>11. Insurance (not deducted from wages or included in home mortgage payments)</li></ul>	<b>э</b>	110.00
a. Homeowner's or renter's	¢	0.00
b. Life	Φ	75.00
c. Health	Φ	0.00
d. Auto	Ф •	188.00
e. Other	Φ	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	Φ	0.00
(Specify) income tax repay	\$	220.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	Φ	220.00
plan)		
a. Auto	\$	400.87
b. Other	\$	0.00
c. Other	\$ <del></del>	0.00
14. Alimony, maintenance, and support paid to others	<u> </u>	0.00
15. Payments for support of additional dependents not living at your home	φ <u></u>	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other See Detailed Expense Attachment	\$	1,065.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and	, \$	5,148.87
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
	¢	5,173.22
<ul> <li>a. Average monthly income from Line 15 of Schedule I</li> <li>b. Average monthly expenses from Line 18 above</li> </ul>	\$	5,173.22
<ul><li>b. Average monthly expenses from Line 18 above</li><li>c. Monthly net income (a. minus b.)</li></ul>	\$ \$	24.35
c. Pronung net meome (a. Illinus U.)	Ψ	£7.00

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B6J (Official Form 6J) (12/07)

Darrell L Johnson, II
In re Teneshia B Johnson

Case No.	

Debtor(s)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Detailed Expense Attachment

### **Other Utility Expenditures:**

Cable, Internet	\$ 120.00
cell phone	\$ 150.00
Total Other Utility Expenditures	\$ 270.00

### **Other Expenditures:**

Daycare	\$	500.00
Personal grooming, haircuts	<u> </u>	150.00
Automobile maintenance, oil changes & repairs	\$	50.00
diapers and baby formula	<u> </u>	300.00
student loan payments	\$	65.00
Total Other Expenditures	\$	1,065.00

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B6 Declaration (Official Form 6 - Declaration). (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Darrell L Johnson, II Teneshia B Johnson		Case No.	
		Debtor(s)	Chapter	7

### DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

			ad the foregoing summary and schedules, consisting of est of my knowledge, information, and belief.
Date	August 22, 2008	Signature	/s/ Darrell L Johnson, II  Darrell L Johnson, II  Debtor
Date	August 22, 2008	Signature	/s/ Teneshia B Johnson Teneshia B Johnson Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

### United States Bankruptcy Court Northern District of Illinois

In re	Darrell L Johnson, II Teneshia B Johnson		Case No.	
mie	Terresina B Johnson	Debtor(s)	Case No. Chapter	7
			•	

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None  $\square$ 

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE \$74,001.00 Employment income 2006 \$73,609.00 Employment income 2007 \$51,886.00 Employment income 2008

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None c All debtors: List all

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER
NATURE OF PROCEEDING
O7-M1 702583 Park River
Oaks Condo v. Debtors

COURT OR AGENCY
AND LOCATION
Chicago Municipal Court, 1st
district

COURT OR AGENCY
AND LOCATION
DISPOSITION
Chicago Municipal Court, 1st
district

07-M1-714966 Park of River collection Chicago Municipal Court, 1st pending

Oaks HO v. Debtors district

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED
DATE OF SEIZURE
DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION,

FORECLOSURE SALE, DESCRIPTION AND VALUE OF TRANSFER OR RETURN PROPERTY

TRANSFER OR RETURN PROPER
November 2007 99 grand am

Hertg Accpt Nove 1420 S Michigan South Bend. IN 46556

Regional Acceptance Co 765 Ela R D Suite 205 Lake Zurich, IL 60004

NAME AND ADDRESS OF

CREDITOR OR SELLER

nov 2007 2005 Pontiac Bonneville

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF COURT DATE OF DESCRIPTION AND VALUE OF

OF CUSTODIAN CASE TITLE & NUMBER ORDER PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF RELATIONSHIP TO DESCRIPTION AND PERSON OR ORGANIZATION DEBTOR, IF ANY DATE OF GIFT VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Leeders & Associates, Ltd 20 E. Jackson Blvd Suite 850 Chicago, IL 60604 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 2007 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

TRANSFER(S) IN PROPERTY

### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER LOCATION OF PROPERTY **PROPERTY** 

#### 15. Prior address of debtor

None 

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** NAME USED DATES OF OCCUPANCY

5/07-4/08 7534 S. Harvard Chicago, IL 60620 same 400 Park Ave #513 Calumet City, IL 60409 same 2002-2007

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** SITE NAME AND ADDRESS **GOVERNMENTAL UNIT** NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF **ENVIRONMENTAL** DATE OF SITE NAME AND ADDRESS **GOVERNMENTAL UNIT** NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

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#### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS EN

**BEGINNING AND** 

6

ENDING DATES

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME ADDRESS

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	August 22, 2008	Signature	/s/ Darrell L Johnson, II	
			Darrell L Johnson, II	
			Debtor	
Date	August 22, 2008	Signature	/s/ Teneshia B Johnson	
Duic			Teneshia B Johnson	
			Joint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

7

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Form 8 (10/05)

### **United States Bankruptcy Court** Northern District of Illinois

In re	Darrell L Johnson, II Teneshia B Johnson			Case No	).	
		Debto	or(s)	Chapter	7	
	CHAPTER 7 IND	IVIDUAL DEBTOR'S	S STATEME	NT OF IN	TENTION	
	I have filed a schedule of assets and liab	ilities which includes debts secu	ured by property o	f the estate.		
	I have filed a schedule of executory con-	tracts and unexpired leases which	ch includes person	al property sub	ject to an unexpir	ed lease.
	I intend to do the following with respect	to property of the estate which	secures those deb	ts or is subject	to a lease:	
Descrip	otion of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
Real I	Estate located at 400 Park Ave Calumet City, IL -will surrender	Cook County Collector	Х			
	Estate located at 400 Park Ave Calumet City, IL -will surrender	Homecome Fin	х			
	Estate located at 400 Park Ave Calumet City, IL -will surrender	Park of River Oaks	Х			
2004 Drive	Chevy Trailblazer Lien held by	Drive Financial				Х
Defici	ency on Repossessed vehicle	Ford Motor Credit Corporation				Х
Defici	iency on Repossessed vehicle	Hertg Accpt				Х
Propert		Lessor's Name	Lease will be assumed pursuan to 11 U.S.C. § 362(h)(1)(A)	it		
-NON	E-					
Date	August 22, 2008	Signature /s/ Darrell L Johnson, II Darrell L Johnson, II Debtor				
Date	August 22 2008	Signature /s/ T	eneshia Bulohi	nson		

Teneshia B Johnson

Joint Debtor

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# Document Page 39 of 46 United States Bankruptcy Court Northern District of Illinois

In 1	Darrell L Johnson, II  Teneshia B Johnson		Case No.		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPENS	SATION OF ATTO	RNEY FOR DI	EBTOR(S)	
	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation of the debtor of th	of the petition in bankrupto	cy, or agreed to be par	id to me, for services rendere	
	For legal services, I have agreed to accept		\$	1,150.00	
	Prior to the filing of this statement I have received		\$	1,150.00	
	Balance Due		\$	0.00	
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.				
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the names				. A
5.	In return for the above-disclosed fee, I have agreed to rende a. Analysis of the debtor's financial situation, and rendering b. Preparation and filing of any petition, schedules, statem c. Representation of the debtor at the meeting of creditors d. [Other provisions as needed]  Exemption planning;	ng advice to the debtor in de nent of affairs and plan which	etermining whether to th may be required;	file a petition in bankruptcy;	
6.	By agreement with the debtor(s), the above-disclosed fee de Representation of chapter 7 debtors for an a. Dischargeability actions /adversary actions. Judicial lien avoidances; c. Relief from automatic stay actions; d. Avoidance of liens pursuant to 11 USC e. Preparation of reaffirmation agreements f. Secured debt redemption motions.	ny of the following: ions; 522(f)(2)(A) on househo s and motions for reaffir	old goods;		
		CERTIFICATION			
this	I certify that the foregoing is a complete statement of any a bankruptcy proceeding.	greement or arrangement for	r payment to me for re	epresentation of the debtor(s)	in
Date	ed: August 22, 2008	/s/ Terrance S. L			
		Terrance S. Leed Leeders & Assoc 20 E. Jackson B Suite 850	ciates, Ltd.		

Chicago, IL 60604

312-427-7400 Fax: 312-427-0620

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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### B 201 (04/09/06)

### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Terrance S. Leeders 6244638	X /s/ Terrance S. Leeders	August 22, 2008			
Printed Name of Attorney	Signature of Attorney	Date			
Address:					
20 E. Jackson Blvd.					
Suite 850					
Chicago, IL 60604					
312-427-7400					
Certificate of Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.  Darrell L Johnson, II					
Teneshia B Johnson	X /s/ Darrell L Johnson, II	August 22, 2008			
Printed Name of Debtor	Signature of Debtor	Date			
Case No. (if known)	X /s/ Teneshia B Johnson	August 22, 2008			
	Signature of Joint Debtor (if any)	Date			

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### **United States Bankruptcy Court** Northern District of Illinois

In re	Darrell L Johnson, II Teneshia B Johnson		Case No.		
		Debtor(s)	Chapter	7	
	VE	RIFICATION OF CREDITOR M	ATRIX		
		Number of	Creditors:	36	
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.				
Date:	August 22, 2008	/s/ Darrell L Johnson, II Darrell L Johnson, II			
Date:	August 22, 2008	Signature of Debtor  /s/ Teneshia B Johnson  Teneshia B Johnson			
		Signature of Debtor			

Aspen/fb&t 6 Concourse Pkwy Ne Fl 2 Atlanta, GA 30328

AT&T PO Box 8212 Aurora, IL 60572-8212

Bay Area Credit Servic 97 E Brokaw Rd Suite 240 San Jose, CA 95112

CCA PO Box 806 Norwell, MA 02061-0806

Cda/pontiac 415 E Main Pob 213 Streator, IL 61364

City of Chicago Bureau of Parking 333 S. State Street, Room 540 Chicago, IL 60604

City of Dekalb 200 S 4th St Dekalb, IL 60115

Collect Sys 8 South Michigan Suite 618 Chicago, IL 60603

Collection Po Box 9136 Needham, MA 02494

Cook County Collector 118 N. Clark Street, Room 112 Legal Dept. Chicago, IL 60602 Credit First Bk-16 Credit Operations Po Box 81410 Cleveland, OH 44181

Credit Protect Assoc. Po Box 802068 Dallas, TX 75380

Drive Financial 8585 N. Stemmons Frwy, Ste. 800 Dallas, TX 75247

First Premier Bank Attn: Correspondence Dept. Po Box 5524 Sioux Falls, SD 57117

Ford Motor Credit Corporation Ford Credit Nat'l Bankruptcy Center Po Box 537901 Livonia, MI 48153

Greentree & Associates Po Box 3559 Escondido, CA 92033

Hertg Accpt 1420 S Michigan South Bend, IN 46556

Homecome Fin 2711 N Haskell Suite 1000 Dallas, TX 75204

HSBC Nv/GM Card Hsbc Card Srvs Attn: Bankruptcy Po Box 5213 Carol Stream, IL 60197

Illinois Collection Se 8231 185th St Ste 100 Tinley Park, IL 60487 Illinois Dept of Revenue 101 W. Jefferson St Springfield, IL 62794

IRS - 7 N. Dist. of Illinois Latitia Simmons 230 S. Dearborn Stop 5014CHI Chicago, IL 60604

ISAC 1755 Lake Cook Rd Deerfield, IL 60015-5209

Mrsi 2250 E Devon Ave Ste 352 Des Plaines, IL 60018

Park of River Oaks c/o Wolin-Levin 1740 E 55th St Chicago, IL 60615

Patricia Brass 7542 S Harvard Chicago, IL 60620

Penland Hartwell 38th Fl One North Lasalle St Chicago, IL 60602

Regional Acceptance Co 765 Ela R D Suite 205 Lake Zurich, IL 60004

Rmi/mcsi 3348 Ridge Rd 3 Lansing, IL 60438

Rmi/Mcsi Po Box 666 Lansing, IL 60438 State Collection Servi Attn: Bankruptcy Po Box 6250 Madison, WI 53716

Tribute/fbofd 6 Concourse Pkwy Ne Fl 2 Atlanta, GA 30328

Unifund 10625 Techwoods Circle Cincinnati, OH 45242

Us Dept Of Education Po Box 5609 Greenville, TX 75403

West Asset Management Po Box 2308 Sherman, TX 75091

WFNNB / Express Po Box 3427 Columbus, OH 43218